

United States Bankruptcy Court
District of Arizona

In re:
REBECCA SMERALDO
Debtor

Case No. 17-01532-PS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 38

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db +REBECCA SMERALDO, 1154 WEST COCONINO DRIVE, CHANDLER, AZ 85248-9102
cr +John/Mary Acerra, 2400 E Arizona Biltmore Circle, Suite 1300, Phoenix, AZ 85016-2115
14409429 +ALDY DAMIAN, CHANDLER HOLDINGS LLC, 1076 W Chandler Blvd, Chandler, AZ 85224-5205
14409431 BUNZ & BREADZ BAKERY, 1721 W 10th Pl, Tempe, AZ 85281-5255
14409432 CAPISTRANO'S BAKERY, 2635 S 24th St, Phoenix, AZ 85034-6808
14409434 +CHANDLER HOLDINGS, LLC, 1076 W Chandler Blvd, Chandler, AZ 85224-5205
14441262 +Capistrano's Bakery, LLC, 2635 South 24th Street, Phoenix, AZ 85034-6808
14409437 DOLANSKI MILLER MARTIN PC, 6730 N Scottsdale Rd, Scottsdale, AZ 85253-4408
14409438 +DON KUNZ, Burch Cracciolo, 702 E Osborn Rd, Phoenix, AZ 85014-5234
14409439 #ERNEST J. ODDONO JR., 603 Seven Oaks Dr, Greensboro, NC 27410-4650
14409440 FOUR BEEZ BAKERY, 1721 W 10th Pl, Tempe, AZ 85281-5255
14409441 GEICO INDEMNITY COMPANY, Credit Collection Services, 1 Geico Plz, Washington, DC 20076-0003
14409442 GRANT & WEBER, 2487 S Gilbert Rd Ste 10, Gilbert, AZ 85295-8899
14409444 IT COSMETICS, Po Box 2003, Harlon, IA 51593-0218
14409445 JACK EVANS, 5931 Princeton Dr, Pensacola, FL 32526-3756
14409446 JANE RAHKMAN, 3165 S Alma School Rd, Chandler, AZ 85248-3760
14409447 JEFFREY LEVER, 3062 S Marigold Pl, Chandler, AZ 85248-3722
14409448 JOHN AND MARY ACERRA, 843 W Royal Palms Dr, Gilbert, AZ 85233-6718
14409450 LINDA BECKER, 1340 E Missouri Ave, Phoenix, AZ 85014-2324
14409451 NISSAN MOTOR ACCEPTANCE, PO Box 660360, Dallas, TX 75266-0360
14409452 +NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603
(address filed with court: NORTHERN LEASING SYSTEM, 132 W 31st St Fl 14, New York, NY 10001-3406)
14409453 PENNY SHANLEY/VESUVIO BAKERY, 9290 E Thompson Peak Pkwy, Scottsdale, AZ 85255-4507
14424985 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14409459 VERIZON WIRELESS, PO Box 4005, Acworth, GA 30101-9006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QCFLORES.COM Jun 14 2017 00:18:00 CONSTANTINO FLORES, PO BOX 511, PHOENIX, AZ 85001-0511
smg EDI: AZDEPREV.COM Jun 14 2017 00:18:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14409430 +EDI: GMACFS.COM Jun 14 2017 00:18:00 ALLY, PO Box 8127, Cockeysville, MD 21030-8127
14409433 EDI: CAPONEAUTO.COM Jun 14 2017 00:18:00 CAPITAL ONE AUTO FINANCE, 3901 Dallas Pkwy, Plano, TX 75093-7864
14409435 EDI: CONVERGENT.COM Jun 14 2017 00:19:00 CONVERGENT, CONVERGENT OUTSOURCING, INC, PO Box 9004, Renton, WA 98057-9004
14409436 E-mail/Text: CCICollectionsGlobalForms@cox.com Jun 14 2017 00:43:14 COX COMMUNICATIONS, Cox Communications, Inc., PO Box 78071, Phoenix, AZ 85062-8071
14409443 EDI: IRS.COM Jun 14 2017 00:19:00 INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
14453503 +E-mail/Text: hstanford@thfosterlaw.com Jun 14 2017 00:43:55 John A & Mary Acerra, c/o Teresa H Foster, PLLC, 2400 E Arizona Biltmore Cr, #1300, Phoenix, AZ 85016-2115
14409454 E-mail/Text: Supportservices@receivablesperformance.com Jun 14 2017 00:43:37 RECEIVABLES PERFORMANCE, 20816 44th Ave W, Lynnwood, WA 98036-7744
14409456 E-mail/Text: bk@rgsfinancial.com Jun 14 2017 00:40:51 RGS FINANCIAL, 1700 Jay Ell Dr, Richardson, TX 75081-1600
14409455 E-mail/Text: bk@rgsfinancial.com Jun 14 2017 00:40:51 RGS FINANCIAL, 1700 Jay Ell Dr Ste 200, Richardson, TX 75081-6788
14409457 EDI: NEXTEL.COM Jun 14 2017 00:18:00 SPRINT, PO Box 4191, Carol Stream, IL 60197-4191
14409458 E-mail/Text: hstanford@thfosterlaw.com Jun 14 2017 00:43:55 TERESA FOSTER, BRIER, IRISH, HUBBARD, ERHART PLC, 2400 E Arizona Biltmore Cir Ste 1300, Phoenix, AZ 85016-2115
14409460 EDI: WFFC.COM Jun 14 2017 00:18:00 WELLS FARGO BANK, N.A., PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14409449 ##+KUNZ, PLITT, HYLAND & DEMLONG, 3838 N Central Ave, Phoenix, AZ 85012-1902

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

ADAM B NACH on behalf of Trustee CONSTANTINO FLORES adam.nach@azbar.org,
sheila.rochin@lane-nach.com,danica.kolb@lane-nach.com,deborah.mckernan@lane-nach.com
CONSTANTINO FLORES trustee@floreslawaz.com,cflores@ecf.epiqsystems.com
KRISTOFER R McDONALD on behalf of Trustee CONSTANTINO FLORES kristofer.mcdonald@lane-nach.com,
deborah.mckernan@lane-nach.com
PAUL M. HILKERT on behalf of Trustee CONSTANTINO FLORES paul.hilkert@lane-nach.com,
danica.kolb@lane-nach.com,Deborah.McKernan@lane-nach.com
TERESA H FOSTER on behalf of Creditor John/Mary Acerra tfoster@thfosterlaw.com,
hstanford@thfosterlaw.com,kburleson@thfosterlaw.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDJ.GOV

TOTAL: 6

Information to identify the case:Debtor 1 **REBECCA SMERALDO**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6417**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:17-bk-01532-PS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

REBECCA SMERALDO
aka BECKY SMERALDO, fdba THE BREAD
CONNECTION, LLC

6/13/17

By the court: Paul Sala
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.